

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

This is poorly thought out.

It will limit to a great extent an individuals ability to take positive action in their own retirement account by investing in less-common tools like options.

If this is adopted, as written, brokers will limit or prohibit an individual's ability to use options within their IRA. Further, it appears that brokers will even be required to pull or limit the information that they provide to investors about options and other, less common, investment techniques which are excellent sources of capital gains and income to investors.

Reducing investors' investment education and limiting their available investing techniques does not serve them well.